

Exhibit C'

COPY

CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF KINGS

BAYONNE KALI,

Plaintiff,

-against-

EQUIFAX,

Defendant.

Index No.

SUMMONS

021426

Basis of Venue:
Plaintiff's Residence

Plaintiff's Address:
1010 Pacific St., Apt. 203
Brooklyn, NY 11238

TO THE ABOVE-NAMED DEFENDANT:

YOU ARE HEREBY SUMMONED to appear in the Civil Court of the City of New York, County of Kings, at the office of said court at 141 Livingston St., Brooklyn, NY 11201 within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk. Upon your failure to answer, judgment will be taken against you for the sum of \$20,000.00, and interest from August 22, 2024 together with the costs and disbursements of this action.

Dated: September 25, 2024
New York, New York

Sincerely,

Pablo Bustos

Pablo E. Bustos, Esq.
Bustos & Associates, P.C.
70 West 40th Street, 8th Floor
New York, New York 10018
pbustos@bustosassociates.com
Phone: (212) 970-6727

FILED
SEP 25 2024
CIVIL COURT
KINGS COUNTY

To: EQUIFAX
1550 Peach Tree Street NW
Atlanta, GA 30309

NOTE: The law provides that: (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY days after such service; or (b) If this summons is served by delivery to any person other than you personally, or is served outside of the City of New York, or by publication, or by any means other than personal delivery to you with the City of New York, you are allowed THIRTY days after proof of service thereof is filed with the Clerk of the Court within which to appear and answer.

CIVIL COURT OF THE STATE OF NEW YORK
KINGS COUNTY

BAYONNE KALI,

Plaintiff,

-against-

Civil Action No.:

COMPLAINT

EQUIFAX,

Defendant(s).

DEMAND FOR JURY TRIAL

Plaintiff BAYONNE KALI ("Plaintiff"), by and through her attorneys, Bustos & Associates, P.C., as and for his Complaint against the Defendant TRANSUNION hereinafter referred to as "Defendant"), respectfully sets forth, complains and alleges, upon information and belief, the following:

INTRODUCTION/PRELIMINARY STATEMENT

1. Plaintiff brings this action on her own behalf for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of: (i) §1681 *et seq. as amended*, of Title 15 of the United States Code, commonly referred to the Fair Credit Reporting Act ("FCRA").

PARTIES

2. Plaintiff BAYONNE KALI is a resident of the State of NEW YORK, residing in Brooklyn.

3. Defendant EQUIFAX is a Georgia corporation and has a place of business in Atlanta, GA.

4. The Defendant is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as

defined in 15 USC §1681(d) to third parties.

JURISDICTION AND VENUE

5. The Court has jurisdiction over this matter pursuant to 28 USC §1331, 1337 as well as 15 USC §1681p et seq. and 28 U.S.C. §2201. The Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. §1367(a).

6. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

FACTUAL ALLEGATIONS

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "6" herein with the same force and effect as if the same were set forth at length herein.

8. The Plaintiff obtained a copy of her credit report on July 19th, 2024 and noticed several accounts reporting with inaccurate information. Based on this information the Plaintiff wrote a dispute letter to the Defendant disputing eleven accounts, dated July 22nd, 2024 stating:

Dear Equifax

PLEASE INVESTIGATE THE FOLLOWING ACCOUNTS FOR INACCURACIES

AND

DISCREPANCIES:

- JEFFERSON CAPITAL SYSTEMS ACCT#: 373488XXXXXX - I do

not recognize this account and I do not have a balance

of \$757. Please investigate balance

- PORTFOLIO RECOV ASSOC ACCT#: 444796XXXXXX - I do not

recognize this account and I do not have a balance of

\$1088. Please investigate balance

- PORTFOLIO RECOV ASSOC ACCT#: 444796XXXXXX - I do not recognize this account and I do not have a balance of

\$1021. Please investigate balance

- POPULAR BANK ACCT#: 820168XXXXXX - I have always paid this account on time yet they are reporting me as late for July 2019.

- SELF FINANCIAL/ LEAD BANK ACCT#: 112492XXXXX - I have always paid this account on time yet they are reporting me as late for Oct and Nov of 2022

- COAF ACCT#: 620101XXXXX - The vehicle was sold for full balance so there should be no balance reporting on my report for \$27,782.

- SABLE/ COASTAL COMM BANK ACCT#: 399009XXXXX - This account was a secured account that always had funds available hence there should be no reason that there were late remarks posted on my file from August through October 2022.

- DISCOVER BANK ACCT#: 601100XXXXXX - I paid this account in full 2018 and it is reporting payment was last received 3/2021 and is past due in the amount of \$1941 which is inaccurate.

- CREDIT ONE BANK ACCT#: 447796XXXXX - Account was

always paid on time and was never late; reporting 5

late remarks which is not correct yet the report shows
more than 5 late remarks - late from Feb 2023 through
Nov 2023 and a separate late remark for Nov 2022.

● CREDIT ONE BANK ACCT#: 447796XXXXXX - Account was
always paid on time and was never late; reporting 6
late remarks which is not correct yet the report shows
more than 6 late remarks - late from Jan 2023 through
Nov 2023 and a separate late remarks for Sept and Oct
2022.

● DESERVE INC/ CELTIC BANK ACCT#: 90000XXXXXXXXX - NEVER
HAD AN ACCOUNT WITH THIS BANK ... IT IS NOT MINE AND I
NEVER HAD A \$300 LIMIT WITH THEM.

9. Experian never responded.

10. The Plaintiff pulled her credit report on Sept. 11th, 2024 and saw that one account
had been deleted and six accounts were marked as disputed with corrections.

11. The rest of the disputed accounts were not deleted, marked as disputed or verified.

12. The Defendant failed to properly investigate the remaining disputed accounts and
failed to respond within the 30 day requirement by letter to the Plaintiff, with either a verification
or deletion, and thereby violated the Plaintiff's rights under the FCRA.

FIRST CAUSE OF ACTION
(Violations of the FCRA)

13. Plaintiff repeats, reiterates and incorporates the allegations contained in

paragraphs numbered "1" through "12" herein with the same force and effect as if the same were set forth at length herein.

15. 15 USC §1681i(a) Reinvestigations of disputed information.

(1) Reinvestigation required.

(A) In general

Subject to subsection (f) and except as provided in subsection (g), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

16. The Defendant violated 15 USC §1681i(a) by failing to conduct a reasonable investigation by either verifying the remaining disputed accounts or deleting them within the required 30 day period. Further the Defendant failed to respond in writing to the Plaintiff within the required 30 day required period.

17. The Defendant violated the Plaintiff's rights under 15 USC §1681e(b) by failing to establish and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to the Plaintiff's credit report and credit files Defendant published and maintained. By failing to update the credit report, delete and/or remove the disputed accounts as the Plaintiff requested.

18. As a result, Defendant violated 15 USC §1681e(b), Plaintiff suffered actual

damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

19. The violations by the Defendant of 15 USC §1681e (b) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n.

20. After receiving the Plaintiffs dispute, Defendant negligently failed to conduct a reasonable reinvestigation as required by 15 USC §1681i. As a direct and proximate cause of Defendant's negligent failure to perform its duties under FCRA, The Plaintiff has suffered actual damages, mental anguish and suffering, humiliation, and embarrassment.

21. Defendant is liable to the Plaintiff by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with her reasonable attorney's fees pursuant to 15 USC §1681o.

22. Defendant prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding the Plaintiff as that term is defined in 15 USC §1681i(a).

23. Such reports contained information about the Plaintiff that was false, misleading, and inaccurate.

24. The Defendant violated 15 USC §1681i(a) by failing to conduct a reasonable reinvestigation after receiving the Plaintiffs dispute to an Errant Trade line to determine whether the disputed information was inaccurate and record the current status of the disputed information by either updating or deleting the item from the Plaintiff's credit files.

25. As a result of the Defendant violations of 15 USC §1681i(a), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation,

embarrassment, humiliation and other mental, physical and emotional distress.

26. The violations by the Defendant of 15 USC §1681i(a) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendants were negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

27. As a result of the Defendant's violations of 15 USC §1681i (a)(1)(A), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

28. The violations by the Defendant of 15 USC §1681i (a)(1)(A) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendant was negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

29. The Defendant violated 15 USC §1681i (a)(5)(A) by failing to promptly delete the disputed inaccurate items of information from Plaintiff's credit file or modify the item of information upon a lawful reinvestigation.

30. Plaintiff is entitled to recover actual damages, statutory damages, costs and attorney fees from the Defendant(s) in an amount to be determined by the Court pursuant to 15 USC §1681n and 15 USC §

31. **WHEREFORE**, Plaintiff demands judgment for actual, statutory, and punitive damages against Defendants, jointly and severally; for his attorneys' fees and costs, for prejudgment and post-judgment interest at the judgment rate, and such other relief the Court deems just and proper.

DEMAND FOR TRIAL BY JURY

32. Plaintiff hereby respectfully requests a trial by jury for all claims and issues in its Complaint to which it is or may be entitled to a jury trial.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment from the Defendant:

A. For statutory, actual and punitive damages provided and pursuant to the FCRA, 15 U.S.C. 1681 § n (a)(1)(A), n (2), n (3); in the alternative for damages pursuant to negligence under 15 U.S.C. 1681 § o (a) (1)(2)

B. For attorneys' fees and costs provided and pursuant to 15 USC §1681n of the FCRA;

C. A Declaration that the Defendant's practices violated the FCRA and,

D. For any such other and further relief, as well as further costs, expenses and disbursements of this action, as this Court may deem just and proper:

Dated: New York, New York
September 25, 2024

Respectfully submitted,

By: Pablo Bustos
Pablo E. Bustos, Esq.
Bustos & Associates, P.C.
70 West 40th Street, 8th Floor
New York, New York 10018
pbustos@bustosassociates.com
Phone: (212) 970-6727
Attorneys for the Plaintiff

CIVIL COURT OF THE STATE OF NEW YORK
KINGS COUNTY

BAYONNE KALI,

Civil Action No.:

Plaintiff,

-against-

EQUIFAX,

Defendant.

COMPLAINT

July 22, 2024

Bayonne Kali - Tchiyembi
1010 Pacific St apt 203
Brooklyn, NY 11238

DOB: 12/22/1990

SSN#: [REDACTED]

EQUIFAX
P.O. BOX 105319
ATLANTA, GA 30348

Dear Equifax:

PLEASE INVESTIGATE THE FOLLOWING ACCOUNTS FOR INACCURACIES AND

DISCREPANCIES:

- JEFFERSON CAPITAL SYSTEMS ACCT#: 373488XXXXX - I do not recognize this account and I do not have a balance of \$757. Please investigate balance
- PORTFOLIO RECOV ASSOC ACCT#: 444796XXXXXX - I do not recognize this account and I do not have a balance of \$1088. Please investigate balance
- PORTFOLIO RECOV ASSOC ACCT#: 444796XXXXXX - I do not recognize this account and I do not have a balance of \$1021. Please investigate balance
- POPULAR BANK ACCT#: 820168xxxxxx - I have always paid this account on time yet they are reporting me as late for July 2019.
- SELF FINANCIAL/ LEAD BANK ACCT#: 112492XXXXX - I have always paid this account on time yet they are reporting me as late for Oct and Nov of 2022
- COAF ACCT#: 620101XXXXX - The vehicle was sold for full balance so there should be no balance reporting on my report for \$27,782.
- SABLE/ COASTAL COMM BANK ACCT#: 399009XXXX - This account was a secured account that always had funds available hence there should be no reason that there were late remarks posted on my file from August through October 2022.
- DISCOVER BANK ACCT#: 601100XXXXXX - I paid this account in full 2018 and it is reporting payment was last received 3/2021 and is past due in the amount of \$1941 which is inaccurate.
- CREDIT ONE BANK ACCT#: 447796XXXXX - Account was always paid on time and was never late; reporting 5

late remarks which is not correct yet the report shows more than 5 late remarks - late from Feb 2023 through Nov 2023 and a separate late remark for Nov 2022.

- CREDIT ONE BANK ACCT#: 447796XXXXX - Account was always paid on time and was never late; reporting 6 late remarks which is not correct yet the report shows more than 6 late remarks - late from Jan 2023 through Nov 2023 and a separate late remarks for Sept and Oct 2022.
- DESERVE INC/ CELTIC BANK ACCT#: 90000XXXXXXX - NEVER HAD AN ACCOUNT WITH THIS BANK ... IT IS NOT MINE AND I NEVER HAD A \$300 LIMIT WITH THEM

Please process my request accordingly and make all the proper changes.

Sincerely,

Bayonne Kali - Tchiyembi



View report from

Jul 19, 2024

You are viewing an out-of-date report. This does not reflect your current score.

BAYONNE KALI TCHYEMBI

617

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information



Today



Credit



Cards



Loans



Money



BAYONNE KALI TCHIEYEMBI

BAYONNE KALI

BAYONNE KALI TCHIEYEMBI

BAYONNE KALI TCHIEYEMBI

EMPLOYMENT INFO

BLOOMBERG LP

ADDRESSES REPORTED

📍 244 HOWARD AVE APT 201
BROOKLYN, NY
11233

📍 1010 PACIFIC ST APT 203
BROOKLYN, NY
11238

📍 PO BOX 51269
LOS ANGELES, CA
90051

📍 813 VAN SINDEREN AVE
BROOKLYN, NY
11207

📍 177 KOSCIUSZKO ST #1
BROOKLYN, NY
11216

Accounts

Here's every account on your Equifax report. Click on the account name for more details.

AUTO LOANS

 CAPITAL ONE AUTO FIN

\$27,782.00



Today



Credit



Cards



Loans



Money



Overview

You have **100%** left to pay on this loan.

Balance
\$27782

Highest Balance
\$26857

Monthly payment

No Info

Opened

Feb. 17, 2022 (2 yrs, 6 mos)

Term

80 months

Payment History

You've made **60%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	●	●										
2023	✓	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
2022		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
✓ Current ✗ Late ● Unknown												

Last payment

Jul. 01, 2023

Current Payment Status

In Repossession

Worst Payment Status

In Repossession



Today



Credit



Cards



Loans



Money



Account status:

Closed

Type:

Auto

Responsibility:

Individual Account.

Remarks:

Involuntary repossession

Fixed rate

Times 30/60/90 days late

4/3/3

Closed:

No Info

Creditor Information

CAPITAL ONE AUTO FIN
PO BOX 259407
PLANO, TX 75025

(800) 946-0332

CREDIT CARDS

SIREN WSFS UNICORN

Reported: Jul. 01, 2024

\$0.00

In good standing

Overview

You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$1500



Today



Credit



Cards



Loans



Money



Opened

Jun. 02, 2021 (3 yrs, 3 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓						
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021						●	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Open

Type

Credit Card

Responsibility

Individual Account

Remarks

No Info

Times 30/60/90 days late

0/0/0

Closed

No Info



Today



Credit



Cards



Loans



Money

**Creditor Information**

SIREN WSFS UNICORN
500 DELAWARE AVE
WILMINGTON, DE 19801

(877) 400-2169

CHIMEFIN/STRIDE BANK

Reported: Jun. 03, 2024

\$0.00

In good standing

Overview

You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

No Info

Monthly payment

No Info

Opened

Dec. 01, 2020 (3 yrs, 9 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓							
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Today



Credit



Cards



Loans



Money



✓ Current ✗ Late ● Unknown

Last payment:	Dec. 01, 2023
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Secured Credit Card
Responsibility	Individual Account
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	No Info

Creditor Information

CHIMEFIN/STRIDE BANK
101 CALIFORNIA STREET, SUITE
SAN FRANCISCO, CA 94108

(580) 233-3535



Today



Credit



Cards



Loans



Money



Overview

You're currently using **153%** of your account's limit.

Balance	Credit limit
\$1527	\$1000
Monthly payment	No info
Opened	Feb. 03, 2022 (2 yrs; 7 mos)

Payment History

You've made **55%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	✓	✓	✓	✓	✓	X	X	X	X	X	X	X
2022		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current	X Late											

Last payment	Jun. 01, 2023
Current Payment Status	Charge-off
Amount past due	\$995
Worst Payment Status	Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account

Times 30/60/90 days late

1/1/11

Closed

No Info

Creditor Information

THE BANK OF MISSOURI
960 S BISHOP AVE
ROLLA, MO 65401

(866) 449-4514

DISCOVER BANK

Reported: Jul. 08, 2024

\$1,941.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Balance
\$1941

Credit limit
\$1750

Monthly payment

No Info

Opened

Nov. 30, 2017 (6 yrs, 9 mos)

Payment History

You've made **13%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X



☒ Current ☒ Late ☐ Unknown

Last payment

Mar. 01, 2021

Current Payment Status

Charge-off

Amount past due

\$1941

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account

Times 30/60/90 days late

2/1/67

Closed

No Info

Creditor Information

DISCOVER BANK
PO BOX15316
WILMINGTON, DE 19850-5316

(800) 347-2683

OPENSKY CAPITAL BANK

Reported: Jul. 04, 2024

\$141.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Balance
\$141

Credit limit
\$200

Monthly payment

No Info

Opened

Jun. 04, 2021 (3 yrs, 3 mos)

Payment History

You've made **41%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X
2021						✓	✓	✓	✓	✓	✓	✓

✓ Current X Late ● Unknown

Last payment

Sep. 01, 2022

Current Payment Status

Charge-off

Amount past due

\$141

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account

Times 30/60/90 days late

1/1/20

Closed

No Info

Creditor Information

OPENSKY CAPITAL BANK
ONE CHURCH STREET
ROCKVILLE, MD 20850

(800) 859-6412

AVANT / WEBBANK

Reported: Jul. 01, 2024

\$632.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Balance
\$632

Credit limit
\$300

Monthly payment

No info

Opened

Feb. 02, 2022 (2 yrs, 7 mos)

Payment History

You've made **52%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X						
2023	✓	✓	✓	X	X	X	X	X	●	X	X	X
2022		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current X Late ● Unknown												

Last payment

Feb. 01, 2023

Current Payment Status

Charge-off

Amount past due

\$632

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status:

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account
Account closed by credit grantor

Times 30/60/90 days late

1/1/13

Closed

No Info

Creditor Information

AVANT / WEBBANK
222 MERCHANDISE MART PLZ,
CHICAGO, IL 60654

(855) 282-6822

MISSION LANE TAB BAN

Reported: Jun. 27, 2024

\$1,028.00

Closed

Overview

You're currently using **137%** of your account's limit.

Balance
\$1028

Credit limit
\$750



Today



Credit



Cards



Loans



Money



Opened

Apr. 02, 2022 (2 yrs, 5 mos)

Payment HistoryYou've made **35%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X							
2023	X	✓	✓	X	X	X	X	X	X	X	X	X
2022				✓	✓	✓	✓	✓	✓	✓	X	X

✓ Current X Late ● Unknown

Last payment

Feb. 01, 2023

Current Payment Status

Charge-off

Amount past due

\$1028

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Times 30/60/90 days late

2/2/13

Closed

Sep. 01, 2023



Today



Credit



Cards



Loans



Money



101 2ND STREET, SUITE 350
SAN FRANCISCO, CA 94105

(415) 462-0280

CAPITAL ONE BANK USA

Reported: Jun. 18, 2024

\$776.00

Closed

Overview

You're currently using **155%** of your account's limit.

Balance

\$776

Credit limit

\$500

Monthly payment

No info

Opened

May 14, 2021 (3 yrs, 4 mos)

Payment History

You've made **54%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X							
2023	X	✓	✓	✓	X	X	X	X	X	X	X	X
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X
2021					●	✓	✓	✓	✓	✓	✓	✓

✓ Current

X Late

● Unknown

Last payment

Feb. 01, 2023



Today



Credit



Cards



Loans



Money



Worst Payment Status:

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account
Account closed by credit grantor

Times 30/60/90 days late:

2/2/13

Closed

No Info

Creditor Information

CAPITAL ONE BANK USA
PO BOX 31293
Salt Lake City, UT 84131-1293

(800) 955-7070

DESERVE/CELTIC BANK

Reported: Jun. 05, 2024

\$242.00

Closed

Overview

You're currently using **81%** of your account's limit.



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Nov. 09, 2017 (6 yrs, 10 mos)

Payment HistoryYou've made **23%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X							
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X

☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Jun. 01, 2021

Current Payment Status

Charge-off

Amount past due

\$242

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account

Account closed by credit grantor

Times 30/60/90 days late

1/1/59

Closed

No Info

Creditor Information

DESERVE/CELTIC BANK
195 PAGE MILL RD UNIT 109
PALO ALTO, CA 94306

(800) 418-2362

CREDIT ONE BANK

Reported: Feb. 16, 2024

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$450



Today



Credit



Cards



Loans



Money

Money



Loans



Cards



Credit



Tools



Jun. 19, 2018 (6 yrs, 2 mos)



Opened



Payment History

You've made **90%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓											
2023	✗	✗	✗	✗	✗	●	●	●	●	●	●	✓
2022	●	●	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
2021	●	●	●	●	●	●	●	●	●	●	●	●

✓ Current ✗ Late ● Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

No Info

Times 30/60/90 days late

2/2/9

Closed

No Info



Today



Credit



Cards



Loans



Money



LAS VEGAS, NV 89113

(877) 825-3242

CREDIT ONE BANK

Reported: Feb. 16, 2024

\$0.00**Closed****Overview**You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$650

Monthly payment

No Info

Opened

Jul. 09, 2021 (3 yrs, 2 mos)

Payment HistoryYou've made **81%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	●											
2023	×	×	×	×	×	●	●	●	●	●	✓	✓
2022	●	✓	✓	✓	✓	✓	✓	✓	✓	×	✓	✓
2021							●	●	●	●	●	●

✓ Current

× Late

● Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Current



Today



Credit



Cards



Loans



Money



Account Details

Account status

Paid and Closed

Type

Credit Card

Responsibility

Individual Account:

Remarks

No Info

Times 30/60/90 days late

2/1/8

Closed

No Info

Creditor Information

CREDIT ONE BANK

6801 S. CIMARRON ROAD

LAS VEGAS, NV 89113

(877) 825-3242

KIKOFF LENDING LLC

Reported: Jun. 30, 2023

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance

Credit limit



Today



Credit



Cards



Loans



Money



Opened

Aug. 22, 2022 (2 yrs)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	✓							
2022								✓	✓	✓	✓	✓
	✓ Current	✗ Late	⊙ Unknown									

Last payment

Jun. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Charge Account

Responsibility

Individual Account.

Remarks

No Info.

Times 30/60/90 days late

0/0/0

Closed

Jun. 01, 2023



Today



Credit



Cards



Loans



Money



200 SOUTH VIRGINIA AVE, SUITE
RENO, NV 89501

(775) 993-6992

CREDIT ONE BANK

Reported: Oct. 13, 2023

\$1,021.00

Closed

Overview

You're currently using **227%** of your account's limit.

Balance

\$1021

Credit limit

\$450

Monthly payment

No info

Opened

Jun. 19, 2018 (6 yrs, 2 mos)

Payment History

You've made **86%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2023	X	✓	✓	X	X	X	X	X	●			
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current

X Late

● Unknown



Today



Credit



Cards



Loans



Money



Amount past due \$1021

Worst Payment Status: Charge-off

Account Details

Account status Closed

Type Credit Card

Responsibility Individual Account

Remarks Charged off account

Times 30/60/90 days late 4/2/4

Closed No Info

Creditor Information

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

SABLE/CCB

Reported: Dec. 01, 2022

\$0.00

Closed

Overview

You're currently using 0% of your account's limit



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

May 26, 2021 (3 yrs, 3 mos)

Payment HistoryYou've made **79%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	●	
2021					✓	✓	✓	✓	✓	✓	✓	✓
	✓ Current	✗ Late	● Unknown									

Last payment

Nov. 01, 2022

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Secured Credit Card

Responsibility

Individual Account

Remarks

Variable/adjustable Rate

Times 30/60/90 days late

1/1/2

Closed

Nov. 01, 2022



Today



Credit



Cards



Loans



Money

**Creditor Information**

SABLE/CCB
 287 PARK AVE S, SUITE 825
 NEW YORK, NY 10010

(833) 583-8383

CREDIT ONE BANK

Reported: Jan. 19, 2022

\$577.00

Closed

Overview

You're currently using **192%** of your account's limit.

Balance

\$577

Credit limit

\$300

Monthly payment

No Info

Opened

Feb. 07, 2019 (5 yrs, 7 mos)

Payment History

You've made **74%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	●
2020	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
2019		●	●	●	●	●	●	●	●	✓	✓	✗

✓ Current

✗ Late

● Unknown



Today



Credit



Cards



Loans



Money



Amount past due

\$577

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Authorized User

Remarks

Charged off account

Account previously in dispute - Now resolved by data furnisher

Times 30/60/90 days late

3/2/5

Closed

No Info

Creditor Information

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

CAPITAL ONE BANK USA

Reported: Jul. 16, 2021

\$0.00

Closed

Overview



Today:



Credit



Cards



Loans



Money



\$25

Monthly payment

May 30, 2021 (3 yrs, 3 mos)

Opened

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021						✓						
	✓ Current	✗ Late			● Unknown							

Jul. 01, 2021

Last payment

Current

Current Payment Status

\$0

Amount past due

Current

Worst Payment Status

Account Details

Closed

Account status

Credit Card

Type

Terminated

Responsibility

No Info

Remarks

0/0/0

Times 30/60/90 days late

No Info

Closed



Today



Credit



Cards



Loans



Money



Creditor Information

CAPITAL ONE BANK USA
PO BOX 31293
Salt Lake City, UT 84131-1293

(800) 955-7070

Hide closed (14)

OTHER LOANS

SELF/LEAD BANK

Reported: Dec. 31, 2022

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance

\$0

Highest Balance

\$724

Monthly payment

No Info

Opened

May 17, 2021 (3 yrs, 3 mos)

Term

24 months

Payment History

You've made 89% of payments for this account on time.



Today



Credit



Cards



Loans



Money

2021

✓ Current

✗ Late

● Unknown

Last payment

Dec. 01, 2022

Current Payment Status

Current

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Secured

Responsibility

Individual Account

Remarks

Fixed rate

Times 30/60/90 days late

1/1/0

Closed

Dec. 01, 2022

Creditor Information

SELF/LEAD BANK
1801 MAIN STREET
KANSAS CITY, MO 64108

(816) 773-6207

LOQBOX FINANCE LLC

\$0.00



Today



Credit



Cards



Loans



Money



Overview

You have **0%** left to pay on this loan.

Balance	Highest Balance
\$0	\$240
Monthly payment	No Info
Opened	Jun. 05, 2021 (3 yrs, 3 mos)
Term	12 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓								
2021						✓	✓	✓	✓	✓	✓	✓
	✓ Current	✗ Late	⊙ Unknown									

Last payment	May 01, 2022
Current Payment Status	Current
Worst Payment Status	Current



Today



Credit



Cards



Loans



Money



Account status

Paid and Closed

Type

Secured

Responsibility

Individual Account

Remarks

Fixed rate

Times 30/60/90 days late

0/0/0

Closed

May 01, 2022

Creditor Information

LOQBOX FINANCE LLC
225 DYER STREET STREET
PROVIDENCE, RI 02903

(646) 975-9383

POPULAR BANK

Reported: Jul. 26, 2021

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance

\$0

Highest Balance

\$2500



Today



Credit



Cards



Loans



Money



Opened

Apr. 24, 2019 (5 yrs, 4 mos)

Term

No Info

Payment HistoryYou've made **96%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021												
2020												
2019												
	✓ Current	✗ Late										

Last payment

Jul. 01, 2019

Current Payment Status

30-59 Days Late

Worst Payment Status

30-59 Days Late

Account Details

Account status

Paid and Closed

Type

Secured

Responsibility

Individual Account.

Remarks

No Info

Times 30/60/90 days late

1/0/0

Closed

Jul. 01, 2019



Today



Credit



Cards



Loans



Money

7 WEST 51ST STREET
NEW YORK, NY 10019

(212) 445-1800

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

GLOBAL LENDING SERVI

Inquiry: Mar. 08, 2024

Auto Financing

(877) 298-1345

Institution Information

GLOBAL LENDING SERVI
1200 BROOKFIELD
GREENVILLE, SC
29607-6583
(877) 298-1345

SMG AUTOMOTIVE HOLDI

Inquiry: Mar. 08, 2024

Automobile Dealers, New

(718) 713-3000



Equifax



Credit



Cards



Loans



Money

Institution Information

SMG AUTOMOTIVE HOLDI
2286 FLATBUSH AVE
BROOKLYN, NY
11367-4518
(718) 713-3000

EDAID LIMITED

Inquiry: Aug. 23, 2023

Miscellaneous
(929) 888-9294

Institution Information

EDAID LIMITED
175 VARICK ST
NEW YORK, NY
10014
(929) 888-9294

FAMILY FIRST OF NY F

Inquiry: Jun. 30, 2023

Credit Unions
(585) 586-8225

Institution Information

FAMILY FIRST OF NY F
2520 BROWNCROFT BLVD
ROCHESTER, NY
14625-1526
(585) 586-8225



Today



Credit



Cards



Loans



Money



No contact information has been reported by this creditor.

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

PORTFOLIO RECOVERY A

Reported: Jul. 09, 2024

\$1,088.00
Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$1088	\$1088
Opened	Oct. 25, 2023 (10 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account
Remarks	Collection account
Original Creditor Name	No Info
Closed	No Info



Today



Credit



Cards



Loans



Money



Creditor Information

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

PORTFOLIO RECOVERY A

Reported: Jul. 09, 2024

\$1,021.00
Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$1021	\$1021
Opened	Oct. 25, 2023 (10 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	No Info
Closed	No Info



Today



Credit



Cards



Loans



Money



120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

JEFFERSON CAPITAL LL

Reported: Jun. 29, 2024

\$757.00
Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance

\$757

Highest Balance

\$757

Opened

Oct. 19, 2023 (10 mos)

Account status

Open

Type

No Info

Responsibility

Individual Account.

Remarks

Collection account

Original Creditor Name

No Info

Closed

No Info

Creditor Information



Today



Credit



Cards



Loans



Money



Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Jul. 19, 2024, you have no public records on your report.

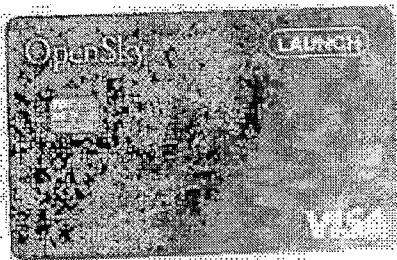
Suggested for your credit

Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.


Advertiser Disclosure

OpenSky® Launch Secured Visa® Credit Card



★★★★☆

22 Reviews

 Your chance of approval is **excellent**



MIN. DEPOSIT

\$100

Refundable

ANNUAL FEE ⓘ

\$24 for the first year, then \$36 thereafter

REGULAR PURCHASE APR

29.99%* Variable

REWARDS RATE ⓘ

10%

Cash Back



Today



Credit



Cards



Loans



Money



See details, rates, and fees



View report from

Sep 11, 2024

BAYONNE KALI TCHIYEMBI

627

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information



Today



Credit



Cards



Loans



Money

BAYONNE KALI TCHIYEMBI

BAYONNE KALI

BAYONNE KALI-TCHIYEMBI

BAYONNE KALI TCHIYEMBI

EMPLOYMENT INFO

BLOOMBERG LP

ADDRESSES REPORTED

244 HOWARD AVE APT 201
BROOKLYN, NY
11233

1010 PACIFIC ST APT 203
BROOKLYN, NY
11238

PO BOX 51269
LOS ANGELES, CA
90051

813 VAN SINDEREN AVE
BROOKLYN, NY
11207

177 KOSCIUSZKO ST #1
BROOKLYN, NY
11216

Accounts

Here's every account on your Equifax report. Click on the account name for more details.

AUTO LOANS

CAPITAL ONE AUTO FIN

\$11,227.00



Today



Credit



Cards



Loans



Money

**Overview**You have **100%** left to pay on this loan.Balance
\$11227Highest Balance
No Info

Monthly payment

No Info

Opened

Feb. 17, 2022 (2 yrs, 6 mos)

Term

80 months

Payment HistoryYou've made **67%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023	✓	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
2022			✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
✓ Current ✗ Late Unknown												

Last payment

Apr. 01, 2024

Current Payment Status

Charge-off

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status:	Closed
Type:	Auto
Responsibility:	Individual Account.
Remarks:	Consumer disputes this account information Consumer disputes this account information Charged off account Involuntary repossession
Times 30/60/90 days late	4/3/3
Closed	No Info

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

CAPITAL ONE AUTO FIN
PO BOX 259407
PLANO, TX 75025

(800) 946-0332

CREDIT CARDS



Today



Credit



Cards



Loans



Money



Overview

You're currently using **0%** of your account's limit.

Balance
\$0

Credit limit
\$1500

Monthly payment

No Info

Opened

Jun. 02, 2021 (3 yrs, 3 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓	✓				
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021						●	✓	✓	✓	✓	✓	✓

✓ Current ✗ Late ● Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



Today



Credit



Cards



Loans



Money



Account status

Open

Type

Credit Card

Responsibility

Individual Account

Remarks

No Info

Times 30/60/90 days late

0/0/0

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

SIREN WSFS UNICORN

ATTN UNICORN FCRA DISPUTES P O BOX 30281

PHILADELPHIA, PA 19103

(877) 799-3077

CHIMEFIN/STRIDE BANK

Reported: Aug. 03, 2024

\$0.00

In good standing

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Dec. 01, 2020 (3 yrs, 9 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	✓					
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current

✗ Late

● Unknown

Last payment

Dec. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



Today



Credit



Cards



Loans



Money



Open

Account status

Secured Credit Card

Type

Individual Account

Responsibility

Fixed rate

Remarks

0/0/0

Times 30/60/90 days late

No Info

Closed

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

CHIMEFIN/STRIDE BANK
101 CALIFORNIA STREET, SUITE
SAN FRANCISCO, CA 94108

(580) 233-3535

DISCOVER BANK

Reported: Sep. 08, 2024

\$1,941.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Nov. 30, 2017 (6 yrs, 9 mos)

Payment HistoryYou've made **11%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X	X				
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X

☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Mar. 01, 2021

Current Payment Status

Charge-off

Amount past due

\$1941

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Times 30/60/90 days late

2/1/69

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

DISCOVER BANK

PO BOX15316

WILMINGTON, DE 19850-5316

(800) 347-2683

OPENSKY CAPITAL BANK

Reported: Sep. 05, 2024

\$141.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Jun. 04, 2021 (3 yrs, 3 mos)



Today



Credit



Cards



Loans



Money



Payment History

You've made **38%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X	X				
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X
2021						✓	✓	✓	✓	✓	✓	✓

✓ Current X Late ● Unknown

Last payment

Sep. 01, 2022

Current Payment Status

Charge-off

Amount past due

\$141

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Times 30/60/90 days late

1/1/22

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?



Today



Credit



Cards



Loans



Money



Creditor Information

OPENSKY CAPITAL BANK
1900 CAMPUS COMMONS DR SUITE 130
RESTON, VA 20191

(800) 859-6412

AVANT / WEBBANK

Reported: Sep. 02, 2024

\$632.00

Closed

Overview

You're currently using **211%** of your account's limit.

Balance

\$632

Credit limit

\$300

Monthly payment

No Info

Opened

Feb. 02, 2022 (2 yrs, 7 mos)

Payment History

You've made **48%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X	X				
2023	✓	✓	✓	✓	X	X	X	X	X	X	X	X
2022		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current

X Late

● Unknown



Today



Credit



Cards



Loans



Money



Amount past due:

\$632

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account
Account closed by credit grantor

Times 30/60/90 days late

1/1/14

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

AVANT / WEBBANK
222 MERCHANDISE MART PLZ,
CHICAGO, IL 60654

(855) 282-6822



Today



Credit



Cards



Loans



Money

**Overview**You're currently using **137%** of your account's limit.Balance
\$1028Credit limit
\$750

Monthly payment

No info

Opened

Apr. 02, 2022 (2 yrs, 5 mos)

Payment HistoryYou've made **32%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X					
2023	X	✓	✓	X	X	X	X	X	X	X	X	X
2022				✓	✓	✓	✓	✓	✓	✓	X	X

☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Feb. 01, 2023

Current Payment Status

Charge-off

Amount past due

\$1028

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account

Times 30/60/90 days late

2/2/15

Closed

Sep. 01, 2023

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

MISSION LANE TAB BAN

PO BOX 105286

ATLANTA, GA 30304

(855) 790-8860

THE BANK OF MISSOURI

Reported: Aug. 16, 2024

\$1,527.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Feb. 03, 2022 (2 yrs, 7 mos)



Today



Credit



Cards



Loans



Money



Payment History

You've made **53%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X					
2023	✓	✓	✓	✓	✓	X	X	X	X	X	X	X
2022		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current	X Late											

Last payment

Jun. 01, 2023

Current Payment Status

Charge-off

Amount past due

\$1072

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Times 30/60/90 days late

1/1/12

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.



Today



Credit



Cards



Loans



Money

PO Box 400
Dixon, MO 65459-0400

(866) 449-4514

CAPITAL ONE BANK USA

Reported: Aug. 13, 2024

\$776.00

Closed

Overview

You're currently using **155%** of your account's limit.

Balance

\$776

Credit limit

\$500

Monthly payment

No Info

Opened

May 14, 2021 (3 yrs, 4 mos)

Payment History

You've made **51%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	X	X					
2023	X	✓	✓	✓	X	X	X	X	X	X	X	X
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X
2021					●	✓	✓	✓	✓	✓	✓	✓
✓ Current X Late ● Unknown												

Last payment

Feb. 01, 2023



Today



Credit



Cards



Loans



Money

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Account closed by credit grantor

Times 30/60/90 days late

2/2/15

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

CAPITAL ONE BANK USA

PO BOX 31293

Salt Lake City, UT 84131-1293

(800) 955-7070



Today



Credit



Cards



Loans



Money

**Overview**You're currently using **0%** of your account's limit.Balance
\$0Credit limit
\$100

Monthly payment

No Info

Opened

May 26, 2021 (3 yrs, 3 mos)

Payment HistoryYou've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022	✓	✓	✓	✓	✓	✓						
2021						✓	✓	✓	✓	✓	✓	✓
✓ Current ✗ Late Unknown												

Last payment

Nov. 01, 2022

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



Today



Credit



Cards



Loans



Money



Account status

Paid

Type

Secured Credit Card

Responsibility

Individual Account

Remarks

Consumer disputes this account information

Times 30/60/90 days late

0/0/0

Closed

Nov. 01, 2022

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

SABLEM/CCBANK
287 PARK AVE S STE 825
NEW YORK, NY 10010-4573

(833) 358-8383

DESERVE/CELTIC BANK

Reported: Aug. 16, 2024

\$242.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No info

Opened

Nov. 09, 2017 (6 yrs, 10 mos)

Payment HistoryYou've made **25%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	X	X	X	X	X	●	●					
2023	X	X	X	X	X	X	X	X	X	X	X	X
2022	X	X	X	X	X	X	X	X	X	X	X	X
2021	X	X	X	X	X	X	X	X	X	X	X	X

☒ Current☐ Late☐ Unknown

Last payment

Jun. 01, 2021

Current Payment Status

Charge-off

Amount past due

\$242

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money

Account status


Closed

Type

Credit Card

Responsibility

Individual Account.

Remarks

Charged off account
Account closed by credit grantor

Times 30/60/90 days late

1/1/59

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

DESERVE/CELTIC BANK
195 PAGE MILL RD STE 109
PALO ALTO, CA 94306-2073

(800) 418-2362

CREDIT ONE BANK

Reported: Feb. 16, 2024

\$0.00

Closed



Today



Credit



Cards



Loans



Money



▼ 100%

Monthly payment

No Info

Opened

Jun. 19, 2018 (6 yrs, 2 mos)

Payment History

You've made **90%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓											
2023	✗	✗	✗	✗	✗	⊙	⊙	⊙	⊙	⊙	⊙	✓
2022	⊙	⊙	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
2021	⊙	⊙	⊙	⊙	⊙	⊙	⊙	⊙	⊙	⊙	⊙	⊙



✓ Current ✗ Late ⊙ Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current



Today



Credit



Cards



Loans



Money



Account status	Paid and Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	2/2/9
Closed	No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

CREDIT ONE BANK
PO Box 98873
Las Vegas, NV 89193-8873

(877) 825-3242

CREDIT ONE BANK

Reported: Feb. 16, 2024

\$0.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Jul. 09, 2021 (3 yrs, 2 mos)



Today



Credit



Cards



Loans



Money



Payment History

You've made **81%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023	X	X	X	X	X						✓	✓
2022		✓	✓	✓	✓	✓	✓	✓	✓	X	✓	✓
2021												

✓ Current X Late Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Current

Amount past due

\$0

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

No Info

Times 30/60/90 days late

2/1/8

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?



Today



Credit



Cards



Loans



Money

**Creditor Information**

CREDIT ONE BANK

PO Box 98873

Las Vegas, NV 89193-8873

(877) 825-3242

KIKOFF LENDING, LLC

Reported: Jun. 30, 2023

\$0.00**Closed****Overview**You're currently using **0%** of your account's limit.

Balance

\$0

Credit limit

\$750

Monthly payment

No Info

Opened

Aug. 22, 2022 (2 yrs)**Payment History**You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	✓	✓							
2022								✓	✓	✓	✓	✓
<input checked="" type="checkbox"/> Current <input checked="" type="checkbox"/> Late <input checked="" type="checkbox"/> Unknown												



Today



Credit



Cards



Loans



Money



Amount past due

\$0

Worst Payment Status

Current

Account Details:

Account status

Paid and Closed

Type

Charge Account

Responsibility

Individual Account.

Remarks

No Info

Times 30/60/90 days late

0/0/0

Closed

Jun. 01, 2023

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

KIKOFF LENDING, LLC
PO BOX 40070
RENO, NV 89504

(775) 993-6992



Today



Credit



Cards



Loans



Money

**Overview**You're currently using **227%** of your account's limit.Balance
\$1021Credit limit
\$450

Monthly payment

No Info

Opened

Jun. 19, 2018 (6 yrs, 2 mos)

Payment HistoryYou've made **86%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2023	X	✓	✓	X	X	X	X	X	●			
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓


☒ Current
 ☒ Late
 ☒ Unknown

Last payment

Jan. 01, 2023

Current Payment Status

Charge-off

Amount past due

\$1021

Worst Payment Status

Charge-off



Today



Credit



Cards



Loans



Money



Account status

Closed

Type

Credit Card

Responsibility

Individual Account

Remarks

Charged off account

Times 30/60/90 days late

4/2/4

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

CREDIT ONE BANK

PO Box 98873

Las Vegas, NV 89193-8873

(877) 825-3242

CREDIT ONE BANK

Reported: Jan. 19, 2022

\$577.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No info

Opened

Feb. 07, 2019 (5 yrs, 7 mos)



Today



Credit



Cards



Loans



Money



Payment History

You've made **74%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	●
2020	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
2019		●	●	●	●	●	●	●	●	✓	✓	✗
	✓ Current	✗ Late	● Unknown									

Last payment

Jun. 01, 2021

Current Payment Status

Charge-off

Amount past due

\$577

Worst Payment Status

Charge-off

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Authorized User

Remarks

Charged off account

Account previously in dispute - Now resolved by data furnisher

Times 30/60/90 days late

3/2/5

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?



Today



Credit



Cards



Loans



Money

**Creditor Information**

CREDIT ONE BANK
 PO Box 98873
 Las Vegas, NV 89193-8873

(877) 825-3242

CAPITAL ONE BANK USA

Reported: Jul. 16, 2021

\$0.00
 Closed

Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
No Info	\$500
Monthly payment	\$25
Opened	May 30, 2021 (3 yrs, 3 mos)

Payment History

You've made **100%** of payments for this account on time.

J	F	M	A	M	J	J	A	S	O	N	D
				●	✓						
2021											
<input checked="" type="checkbox"/> Current <input checked="" type="checkbox"/> Late <input checked="" type="checkbox"/> Unknown											

Last payment

Jul. 01, 2021



Today



Credit



Cards



Loans



Money



Worst Payment Status

Current

Account Details

Account status

Closed

Type

Credit Card

Responsibility

Terminated

Remarks

No Info

Times 30/60/90 days late

0/0/0

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

Creditor Information

CAPITAL ONE BANK USA

PO BOX 31293

Salt Lake City, UT 84131-1293

(800) 955-7070



Today



Credit



Cards



Loans



Money



Overview

You have **0%** left to pay on this loan.

Balance	Highest Balance
\$0	\$724
Monthly payment	No Info
Opened	May 17, 2021 (3 yrs, 3 mos)
Term	24 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024												
2023												
2022												
2021												
Current Late Unknown												

Last payment	Dec. 01, 2022
Current Payment Status	Current
Worst Payment Status	Current



Account status

Paid

Type

Secured

Responsibility

Individual Account

Remarks

Consumer disputes this account information

Fixed rate

Times 30/60/90 days late

0/0/0

Closed

Dec. 01, 2022

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

LEAD BANK

515 CONGRESS AVE SUITE 2200

AUSTIN, TX 78723

(877) 883-0999

POPULAR BANK

Reported: Aug. 16, 2024

\$0.00

Closed



Today



Credit



Cards



Loans



Money



\$0

\$2500

Monthly payment

No Info

Opened

Apr. 24, 2019 (5 yrs, 4 mos)

Term

No Info

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2024	●	●	●	●	●	●	●					
2023	●	●	●	●	●	●	●	●	●	●	●	●
2022	●	●	●	●	●	●	●	●	●	●	●	●
2021	●	●	●	●	●	●	●	●	●	●	●	●



✓ Current ✕ Late ● Unknown

Last payment

Jul. 01, 2019

Current Payment Status

Current

Worst Payment Status

Current



Today



Credit



Cards



Loans



Money

Account status

 Paid

Type

Secured

Responsibility

Individual Account.

Remarks

Consumer disputes this account information

Times 30/60/90 days late

0/0/0

Closed

Jul. 01, 2019

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

POPULAR BANK
7 WEST 51ST STREET
NEW YORK, NY 10019

(212) 445-1800

LOQBOX FINANCE US LL

Reported: May 31, 2022

\$0.00

Closed

Overview



Today



Credit



Cards



Loans



Money



Monthly payment

No Info

Opened

Jun. 05, 2021 (3 yrs, 3 mos)

Term

12 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	✓	✓								
2021						✓	✓	✓	✓	✓	✓	✓

☒ Current ☒ Late ☒ Unknown

Last payment

May 01, 2022

Current Payment Status

Current

Worst Payment Status

Current

Account Details

Account status

Paid and Closed

Type

Secured

Responsibility

Individual Account

Remarks

Fixed rate

Times 30/60/90 days late

0/0/0

Closed

May 01, 2022



Today



Credit



Cards



Loans



Money



You could dispute an error with Equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

LOQBOX FINANCE US-LL
450 LEXINGTON AVE
NEW YORK, NY 10017-3904

(917) 510-6810

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

GLOBAL LENDING SERVI

Inquiry: Mar. 08, 2024

Auto Financing

(877) 298-1345

See an error?

Find out how to dispute a hard inquiry

Institution Information

GLOBAL LENDING SERVI
1200 BROOKFIELD
GREENVILLE, SC
29607-6583
(877) 298-1345



Today



Credit



Cards



Loans



Money



See an error?

Find out how to dispute a hard inquiry

Institution Information

SMG AUTOMOTIVE HOLDI
2286 FLATBUSH AVE
BROOKLYN, NY
11367-4518
(718) 713-3000

EDAID LIMITED

Inquiry: Aug. 23, 2023

Miscellaneous

(929) 888-9294

See an error?

Find out how to dispute a hard inquiry

Institution Information

EDAID LIMITED
175 VARICK ST
NEW YORK, NY
10014
(929) 888-9294

Family First of NY F

Inquiry: Jun. 30, 2023

Credit Unions

(585) 586-8225

See an error?

Find out how to dispute a hard inquiry



Today



Credit



Cards



Loans



Money



2520 Browncroft Blvd
Rochester, NY
14625-1526
(585) 586-8225

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

PORTFOLIO RECOVERY A

Reported: Aug. 25, 2024

\$1,088.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$1088	\$1088
Opened	Oct. 25, 2023 (10 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account
Remarks	Consumer disputes after resolution Collection account
Original Creditor Name	No Info
Closed	No Info



Today



Credit



Cards



Loans



Money



You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

PORTFOLIO RECOVERY A

Reported: Aug. 25, 2024

\$1,021.00

Needs Attention

Overview

You have **100%** left to pay on this collection.

Balance

\$1021

Highest Balance

\$1021



Today



Credit



Cards



Loans



Money



Account status

Open

Type

No Info

Responsibility

Individual Account

Remarks

Consumer disputes after resolution
Collection account

Original Creditor Name

No Info

Closed

No Info

You could dispute an error with Equifax

SEE AN ERROR?

We've sent your dispute request to TransUnion, and we'll let you know when it's complete.

[GO TO EQUIFAX](#)

Creditor Information

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.



Today



Credit



Cards



Loans



Money



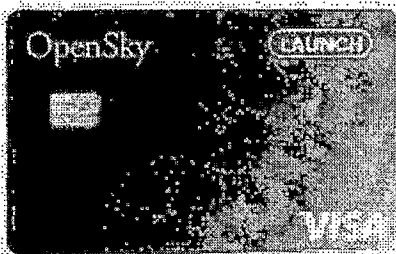
Suggested for your credit

Suggested cards

We suggest offers based on your credit, Approval Odds, and money we make from our partners.

Advertiser Disclosure

OpenSky® Launch Secured Visa® Credit Card



★★★★☆

22 Reviews

★ Your chance of approval is **excellent**



MIN. DEPOSIT

\$100

Refundable

REGULAR PURCHASE APR

29.99%* Variable

ANNUAL FEE ⓘ

\$24 for the first year, then \$36 thereafter

REWARDS RATE ⓘ

10%

Cash Back

[Continue](#)

[See details, rates, and fees](#)



Today



Credit



Cards



Loans



Money